



Don't Guess-Get The Facts!

Retiring from Maricopa County

2010-2011

Retiring from Maricopa County Checklist

Contact applicable retirement system regarding retirement date 60 – 90 days ahead to request pension options and election forms

Arizona State Retirement System – 602-240-2000

Public Safety Retirement System (which includes CORP/EORP) – 602-255-5575

- Do you know have an estimate of what your monthly pension will be when you retire?
- Do you know your pension set-up options?
- Do you have the necessary retirement forms?
- Do you have questions about a service purchase?
- Do you have questions about returning to work after retirement?

These are all questions your retirement system will help you with.

Submit your retirement letter to your supervisor/manager



- State your exact last day of work
- List your mailing address, whether you're moving or staying
- Once your employment status has been changed from “active” to “retired” in the payroll system, the following occurs:
 - Maricopa County's COBRA administrator (ADP 1-800-770-7981) is notified of your retirement and will send your COBRA enrollment information (continuation of your current health insurance coverage) to your home address.
 - A “Newly Retired” worksheet will be generated and mailed to your home.
 - The Payroll Department (602-506-3518 or 602-506-3519) will finalize your retirement system's request for final payroll information on you.
 - If you are eligible for the Post Employment Health Plan, Nationwide Retirement Solutions (1-877-677-3678) will be notified of your eligibility and an account will be set up in your name.
- **None of these actions can occur if your employment status shows as “Active” in the Payroll System. Your status must show as “Retired” if you have submitted your retirement letter to your supervisor/manager.**

On your last day of work:

Be sure to work on your last day

You may have an exit interview

Return ID badge, bus card, keys, cell phone, laptop, etc.

When do my benefits end?

The last day of the pay period.



PAY PERIOD BEGINNING	PAY PERIOD ENDING	PAY DATES
June 28	July 11	July 16
July 12	July 25	July 30
July 26	August 8	August 13
August 9	August 22	August 27
August 23	September 5	September 10
September 20	October 3	October 8
October 4	October 17	October 22
October 18	October 31	November 5
November 1	November 14	November 19
November 15	November 28	December 3
November 29	December 12	December 17
December 13	December 26	Thurs., December 30, 2010

Other Information



When do claims for health care expenses for my flexible spending account (FSA) have to be filed?

- Health care expenses incurred between July 1, 2009 through the last day of the pay period in which your employment ends must be filed for reimbursement within 60 calendar days from that pay period end date. Contact ADP at 800-654-6695 or online at www.flexdirect.adp.com.

What happens to my life insurance after retirement?

- Your group term life insurance terminates the last day of the pay period in which your employment ends. You have 45 days from that pay period end date to apply for and pay to port to an individual life policy through The Standard Life Insurance Company. Contact The Standard at 1-800-378-4668, x6758, x7853, or x8744.

What happens to my sick hours and vacation hours?

- Any earned, unused PTO (vacation) hours are automatically paid to you on your final pay check.
- Any Sick hours under 1,000 are forfeited.
- For retirees, any Sick hours over 1,000 are converted to a \$10,000 Post Employment Health Plan at Nationwide Retirement Solutions (1-877-677-3678).

Health Insurance Options

- COBRA
- Group CIGNA Senior Select Plus Rx (A Medicare Advantage and Medicare Part D Rx plan)
- Retirement System Plan
- County Retiree Plan
- Other

COBRA (Consolidated Omnibus Reconciliation Act)

What is COBRA?

- COBRA allows you to temporarily continue your group health insurance coverage after you retire from the County. If you enroll in COBRA, you will be responsible to pay the entire premium (employee and employer portions) plus a 2% administration fee. The standard duration of coverage for COBRA is 18 months.

When is COBRA effective?

- You must complete the COBRA enrollment process and pay the COBRA premium before your COBRA coverage is processed. Your benefit effective date will be retroactive to the day following the date your benefits ended as an active employee.

Example:

You retire on July 2, 2010. Your benefits end July 11, 2010 (end of the pay period). If you enroll and pay for COBRA, your COBRA effective date would be July 12, 2010. Therefore, there would be no lapse in benefit coverage.

COBRA (Consolidated Omnibus Reconciliation Act) cont'd.

How do you enroll?

- Once your group benefits are terminated in the Benefits Enrollment System, ADP (Maricopa County's COBRA administrator) will mail a COBRA enrollment packet to your home address (that is listed in the Payroll System). It will take approximately 2-3 weeks **after your benefit termination date** to receive your COBRA packet in the mail. During this period of time, there is no insurance coverage in force. However, once you enroll, coverage will be retroactive so that there will be no gap in coverage.

Your options for COBRA enrollment are...

1. Complete the enrollment form that is mailed to your home address listed in the Payroll System and mail or fax it back to ADP; or
2. Once your record has been established, make your elections online via the ADP COBRA website: <https://www.benedirect.adp.com/>

You must first Register online as follows:

The registration page will ask you to enter the following information for validation of your account with ADP Benefit Services: First Name, Last Name, Zip Code, and SSN*

***Please enter your first name, last name, zip code, and social security number exactly as it appeared in the Payroll System.**

COBRA (Consolidated Omnibus Reconciliation Act) cont'd.

Miscellaneous COBRA facts:

- You have 60-days from the date your COBRA packet was mailed to enroll in COBRA benefits. You have 45 days from the date you enroll in COBRA to make your first premium payment.
- If you do not enroll in COBRA within this 60-day window and pay for COBRA premiums 45-days after you enroll in COBRA, you forfeit your COBRA rights and will no longer be eligible for COBRA. There are no exceptions to this rule.
- You and/or any dependents may enroll in COBRA if Medicare (either Part A or Part B) was in effect prior to leaving the County. However, if you become Medicare eligible while on COBRA, you will not be able to continue your medical benefits under COBRA.
- COBRA allows you to change your Medical/Pharmacy/Dental Plan (that you had elected as an active employee) to a lower costing Medical/Pharmacy/Dental plan. To make this change, cross out the benefit plan(s) listed and write in the lower costing plan that you are electing.
 - For specific benefit questions, please contact the vendors. Phone numbers are on slide 36-38 under “Who to Contact”.
 - For general COBRA questions, please contact ADP at 1-800-770-7981.

FY2010/2011 COBRA Medical Rates

CMG High option + Co-insurance Rx	Full-time		CMG High option + Consumer Choice Rx	Full-time
Employee	\$501.16		Employee	\$448.21
Employee + Spouse	\$997.52		Employee + Spouse	\$891.59
Employee + Child(ren)	\$822.27		Employee + Child(ren)	\$734.94
Employee + Family	\$1,326.92		Employee + Family	\$1,186.62
CMG Low option + Co-insurance Rx	Full-time		CMG Low option + Consumer Choice Rx	Full-time
Employee	\$360.09		Employee	\$307.14
Employee + Spouse	\$718.98		Employee + Spouse	\$613.05
Employee + Child(ren)	\$593.01		Employee + Child(ren)	\$505.68
Employee + Family	\$957.21		Employee + Family	\$816.91
OAP In-Network + Co-insurance Rx	Full-time		OAP In-Network + Consumer Choice Rx	Full-time
Employee	\$553.08		Employee	\$500.13
Employee + Spouse	\$1,117.72		Employee + Spouse	\$1,011.79
Employee + Child(ren)	\$919.68		Employee + Child(ren)	\$832.35
Employee + Family	\$1,487.20		Employee + Family	\$1,346.90

FY2010/2011 COBRA Medical Rates cont'd.

OAP High option + Co-insurance Rx	Full-time		OAP High option + Consumer Choice Rx	Full-time
Employee	\$565.15		Employee	\$512.20
Employee + Spouse	\$1,151.07		Employee + Spouse	\$1,045.14
Employee + Child(ren)	\$960.07		Employee + Child(ren)	\$872.74
Employee + Family	\$1,548.79		Employee + Family	\$1,408.49
OAP Low option + Co-insurance Rx	Full-time		OAP Low option + Consumer Choice Rx	Full-time
Employee	\$345.77		Employee	\$292.82
Employee + Spouse	\$703.82		Employee + Spouse	\$597.89
Employee + Child(ren)	\$586.55		Employee + Child(ren)	\$499.22
Employee + Family	\$946.22		Employee + Family	\$805.92
Choice Fund HSA + CIGNA Rx	Full-time			
Employee	\$455.63			
Employee + Spouse	\$932.40			
Employee + Child(ren)	\$779.49			
Employee + Family	\$1,259.13			

FY2010/2011 COBRA Dental Rates

EDS	Full-time
Employee	\$10.16
Employee + Spouse	\$19.30
Employee + Child(ren)	\$25.34
Employee + Family	\$29.17
CIGNA Dental	Full-time
Employee	\$32.09
Employee + Spouse	\$70.77
Employee + Child(ren)	\$76.54
Employee + Family	\$98.41
Delta Dental	Full-time
Employee	\$45.31
Employee + Spouse	\$99.94
Employee + Child(ren)	\$108.08
Employee + Family	\$138.96

CIGNA Medicare Select Plus Rx Plan

What is CIGNA Medicare Select?

- CIGNA Medicare Select plan is a group plan option available to Maricopa County retirees and their eligible dependents who are Medicare eligible.

How do I enroll in the Group CIGNA Medicare Select plan?

- In order to enroll in the Group CIGNA Medicare Select Plan, you must be currently enrolled in both Medicare Part A and B coverage and complete a paper application. This can be done at the Employee Benefits office or by contacting CIGNA at 1/800-592-9231 or via e-mail at seniors@cigna.com. Be sure to inquire about the “Group” plan. Enrollment in this plan becomes effective the first of the month following your signed application.

What will the Group CIGNA Medicare Select Plan cost?

- There is a monthly premium plus you must continue to pay your Medicare Part B premium. You will be billed by ADP for such premiums. If you qualify for a premium benefit (subsidy) from the retirement system, that amount will reduce your cost. See slide 21.

Medicare/Dental Premiums

- **CIGNA Medicare Select Plan**

- Retiree Only \$200.00
- Retiree and Spouse \$400.00

- **Retiree Enrolled in CIGNA Medicare Select Plan and Others Enrolled in Another Plan**

- *Retiree in CIGNA Medicare Select Plan & Dependents under age 65 enrolled in:*
- CMG High Option with Co-Insurance Pharmacy Plan \$1,841.88
- CMG High Option with Consumer Choice Pharmacy Plan \$1,721.70
- CMG Low Option with Co-Insurance Pharmacy Plan \$1,394.68
- CMG Low Option with Consumer Choice Pharmacy Plan \$1,274.50

- **Spouse in CIGNA Medicare Select Plan and Retiree/Dependents under age 65 enrolled in:**

- CMG High Option with Co-Insurance Pharmacy Plan \$1,692.54
- CMG High Option with Consumer Choice Pharmacy Plan \$1,627.54
- CMG Low Option with Co-Insurance Pharmacy Plan \$1,251.06
- CMG Low Option with Consumer Choice Pharmacy Plan \$1,186.06
- OAPIN with Co-Insurance Pharmacy Plan \$1,912.68
- OAPIN with Consumer Choice Pharmacy Plan \$1,847.68
- OAP High Option Co-Insurance Pharmacy Plan \$2,004.00
- OAP High Option with Consumer Choice Pharmacy Plan \$1,939.00
- OAP Low Option Co-Insurance Pharmacy Plan \$1,301.18
- OAP Low Option with Consumer Choice Pharmacy Plan \$1,236.18

Dental

- **EDS**

- Retiree Only \$9.96
- Retiree + Spouse \$18.92
- Retiree + Child(ren) \$24.84
- Retiree + Family \$28.60

- **CIGNA Dental**

- Retiree Only \$31.46
- Retiree + Spouse \$69.38
- Retiree + Child(ren) \$75.04
- Retiree + Family \$96.48

- **Delta Dental**

- Retiree Only \$44.42
- Retiree + Spouse \$97.98
- Retiree + Child(ren) \$105.96
- Retiree + Family \$136.24

Retirement System Health Insurance Options

- Arizona State Retirement System (for retirees from ASRS and PSPRS) offers several different options through UnitedHealthcare (PacifiCare) for both Medicare and non-Medicare eligible employees and their eligible dependents. The rates for these plans are comparable to COBRA rates and/or the CIGNA Medicare Select Plan rates.
- ASRS offers retirement classes specific to their health insurance benefits. Information regarding times and dates of these classes can be found on the ASRS website: <https://www.azasrs.gov> or by calling 602/240-2000.
- To enroll in an ASRS health insurance plan, please contact ASRS approximately 60-days in advance of your benefit end date.



County Retiree Plan

What is the County Retiree Plan?

- County retiree plans are similar to what is available to COBRA participants. However, retiree plans do not limit the duration of time you are able to remain on any of the available options.

How do you enroll in the County Retiree Plan?

- A “Newly Retired” worksheet is generated and mailed to your home address once your employee record has been updated to “retired” in the payroll system. Enrollment in the retiree plan is completed via the ADP system and must be completed within 30-days of your benefit end date. If you would like to enroll in the retiree plan following your COBRA expiration, you must contact the Employee Benefits office in writing within 30-days of your COBRA expiration and the Employee Benefits office will enroll you in your elected plan.

FY2010/2011 Retiree Medical Rates

CMG High option + Co-insurance Rx	Full-time	CMG High option + Consumer Choice Rx	Full-time
Retiree (over age 65)	\$1,245.62	Retiree (over age 65)	\$1,180.60
Retiree (under age 65)	\$1,492.54	Retiree (under age 65)	\$1,427.54
Retiree & Dependents (all over age 65)	\$2,934.96	Retiree & Dependents (all over age 65)	\$2,749.80
Retiree & Dependents (all under age 65)	\$3,134.42	Retiree & Dependents (all under age 65)	\$2,949.24
CMG Low option + Co-insurance Rx	Full-time	CMG Low option + Consumer Choice Rx	Full-time
Retiree (over age 65)	\$886.60	Retiree (over age 65)	\$821.58
Retiree (under age 65)	\$1,051.06	Retiree (under age 65)	\$986.06
Retiree & Dependents (all over age 65)	\$2,110.14	Retiree & Dependents (all over age 65)	\$1,924.98
Retiree & Dependents (all under age 65)	\$2,245.74	Retiree & Dependents (all under age 65)	\$2,060.56
OAP In-Network + Co-insurance Rx	Full-time	OAP In-Network + Consumer Choice Rx	Full-time
Retiree (over age 65)	\$1,429.44	Retiree (over age 65)	\$1,364.42
Retiree (under age 65)	\$1,712.68	Retiree (under age 65)	\$1,647.68
Retiree & Dependents (all over age 65)	\$3,370.96	Retiree & Dependents (all over age 65)	\$3,185.80
Retiree & Dependents (all under age 65)	\$3,602.78	Retiree & Dependents (all under age 65)	\$3,417.60

FY2010/2011 Retiree Medical Rates cont'd.

OAP High option + Co-insurance Rx	Full-time	OAP High option + Consumer Choice Rx	Full-time
Retiree (over age 65)	\$1,495.60	Retiree (over age 65)	\$1,430.58
Retiree (under age 65)	\$1,804.00	Retiree (under age 65)	\$1,739.00
Retiree & Dependents (all over age 65)	\$3,499.60	Retiree & Dependents (all over age 65)	\$3,314.44
Retiree & Dependents (all under age 65)	\$3,750.98	Retiree & Dependents (all under age 65)	\$3,565.80
OAP Low option + Co-insurance Rx	Full-time	OAP Low option + Consumer Choice Rx	Full-time
Retiree (over age 65)	\$927.32	Retiree (over age 65)	\$862.30
Retiree (under age 65)	\$1,101.18	Retiree (under age 65)	\$1,036.18
Retiree & Dependents (all over age 65)	\$2,203.58	Retiree & Dependents (all over age 65)	\$2,018.42
Retiree & Dependents (all under age 65)	\$2,346.76	Retiree & Dependents (all under age 65)	\$2,161.58

FY2010/2011 Retiree Dental Rates

EDS	Full-time
Employee	\$9.96
Employee + Spouse	\$18.92
Employee + Child(ren)	\$24.84
Employee + Family	\$28.60
CIGNA Dental	Full-time
Employee	\$31.46
Employee + Spouse	\$69.38
Employee + Child(ren)	\$75.04
Employee + Family	\$96.48
Delta Dental	Full-time
Employee	\$44.42
Employee + Spouse	\$97.98
Employee + Child(ren)	\$105.96
Employee + Family	\$136.24

*Dental coverage must be elected with a retiree medical plan.

Other

Are there any other options available besides a Maricopa County sponsored plan or a UnitedHealthcare (PacifiCare) plan through ASRS?

- You have the option to enroll in an individual health insurance plan through any other insurance company. You are not required to elect insurance through either Maricopa County or through ASRS. Or, if you have a spouse who is working and has group health insurance coverage, you may be able to be added to that plan.

What happens if I elect coverage with someone other than Maricopa County?

- If you end County health coverage, you can never be re-enrolled for County coverage. In addition, if you elect coverage outside of Maricopa County and/or ASRS you will not be eligible for the Health Insurance Premium Benefit.

Health Insurance Premium Benefit (Subsidy)

What is this?

- If you have at least 5 years of service with your retirement system and you have elected health insurance benefits with either Maricopa County or ASRS through UnitedHealthcare (PacifiCare) you are eligible for a monthly payment to help reduce your health insurance premiums.



ASRS Health Insurance Premium Benefit (Subsidy)

How much will I receive?

- The amount of money that you receive for the Health Insurance Premium Benefit depends on your years of service and your Medicare status.

Monthly Retiree Premium Benefit	WITHOUT MEDICARE		WITH MEDICARE Part A & B		COMBINATIONS	
	Retiree Only	Retiree & Dependents	Retiree Only	Retiree & Dependents	Retiree & Dependents, one with Medicare, the other(s) without	Retiree & Dependent, both with Medicare, other Dependents without
YEARS OF SERVICE						
5.0-5.9	\$75	\$130	\$50	\$85	\$107.50	\$107.50
6.0-6.9	\$90	\$156	\$60	\$102	\$129	\$129
7.0-7.9	\$105	\$182	\$70	\$119	\$150.50	\$150.50
8.0-8.9	\$120	\$208	\$80	\$136	\$172	\$172
9.0-9.9	\$135	\$234	\$90	\$153	\$193.50	\$193.50
10.0 and up	\$150	\$260	\$100	\$170	\$215	\$215

All Other Retirement Systems (Subsidy)

Health Insurance Premium Benefit

Base Premium Benefit

The monthly premiums shown in the charts on the preceding page are the full cost for the coverage(s). The Arizona State Retirement System, Public Safety Personnel Retirement System, Elected Officials Retirement Plan, and Corrections Officer Retirement Plan will provide payment toward insurance premiums for eligible members and their dependents. The charts below reflect maximum monthly subsidy amounts available for eligible members and their dependents.

Years of Credited Service	<u>MEMBER ONLY</u>		<u>MEMBER AND DEPENDENT(S)</u>		
	NOT MEDICARE ELIGIBLE	MEDICARE ELIGIBLE	ALL NOT MED. ELIGIBLE	ALL MED. ELIGIBLE	ONE WITH MEDICARE
Elected Officials Retirement Plan (EORP)					
5 - 5.9	\$90.00	\$60.00	\$156.00	\$102.00	\$ 129.00
6 - 6.9	\$112.50	\$75.00	\$195.00	\$127.50	\$ 161.25
7 - 7.9	\$135.00	\$90.00	\$234.00	\$153.00	\$ 193.50
8 - 8.9	\$150.00	\$100.00	\$260.00	\$170.00	\$ 215.00
Corrections Officer Retirement Plan (CORP)					
not applicable	\$150.00	\$100.00	\$260.00	\$170.00	\$ 215.00
Public Safety Personnel Retirement System (PSPRS)					
not applicable	\$150.00	\$100.00	\$260.00	\$170.00	\$ 215.00
Arizona State Retirement System (ASRS)					
5 - 5.9	\$75.00	\$50.00	\$130.00	\$85.00	\$ 107.50
6 - 6.9	\$90.00	\$60.00	\$156.00	\$102.00	\$ 129.00
7 - 7.9	\$105.00	\$70.00	\$182.00	\$119.00	\$ 150.50
8 - 8.9	\$120.00	\$80.00	\$208.00	\$136.00	\$ 172.00
9 - 9.9	\$135.00	\$90.00	\$234.00	\$153.00	\$ 193.50
10 +	\$150.00	\$100.00	\$260.00	\$170.00	\$ 215.00

Health Insurance Premium Benefit (Subsidy) cont'd.

How do I enroll in this program?

- If you are electing health insurance coverage through COBRA, a County Retiree plan or CIGNA Medicare Select, the Employee Benefits office must fill out either the ASRS Health Insurance Premium Benefit Authorization form or the PSPRS Premium Benefit Authorization form to start the process. Before the forms can be submitted, you must know your specific retirement date and the health insurance plan (COBRA, County Retiree Plan or CIGNA Medicare Select) that you are electing through Maricopa County. You can request this form be filled out by sending an email to the following email address BenefitsService@mail.maricopa.gov or by calling Employee Benefits at 602/506-1010 (press 2, and then 2 again). The Employee Benefits office will then fill out and send your form to the appropriate retirement agency on your behalf.
- *If you are electing a UnitedHealthcare (PacifiCare) plan through ASRS, **you** must contact the appropriate retirement system to get the Health Insurance Premium Benefit started.*

Health Insurance Premium Benefit (Subsidy) cont'd.

Will I get a check in the mail for the Premium Benefit?

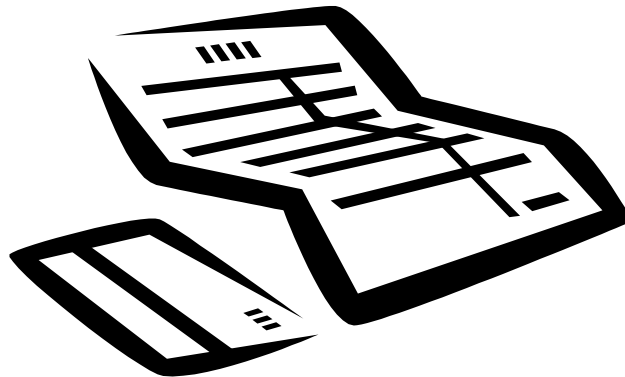
- If you are electing coverage through COBRA, a County Retiree plan or CIGNA Medicare Select, the Health Insurance Premium Benefit is paid by your retirement system to Maricopa County Employee Benefits. Employee Benefits then notifies ADP, the administrator, to credit your health insurance premiums. Your ADP billing coupon will show the net amount due.



Health Insurance Premium Benefit (Subsidy) cont'd.

How long does it take for the Premium Benefit to be applied to my health insurance premiums?

- Upon submission of a completed Premium Reduction Form, it can take several billing cycles, usually 3 months, before you see the premium reductions reflected in your ADP coupon (billing statement).



Nationwide Retirement Solutions

Speaker

Linda Pond (602) 266-2733 x 1157
William Dettmers (602) 266-2733 x 1155
(800) 598-4457

www.maricopadc.com

Post Employment Health Plan

The PEHP creates a tax advantaged savings/investment complement to cover retiree health costs.

What is a Post Employment Health Plan (PEHP)?

- A PEHP is a unique employee benefit where Maricopa County contributes \$10,000 tax free to fund an investment account for the payment of (post employment) qualified medical expenses. The PEHP is established pursuant to Internal Revenue Code 501 (c) (9) (VEBA).

Who is eligible for a PEHP?

- Maricopa County employees who meet all of the following criteria are eligible for a PEHP:
 - Officially retire from Maricopa County as verified by the appropriate state retirement system on or after Jan. 1, 2007 and will receive a pension from the appropriate state retirement system;
 - Have filed the appropriate documentation for retirement with the appropriate state retirement system;
 - Have a minimum of 1,000 sick hours

A PEHP for the accumulated 1,000 or more hours of family/medical leave will be established for the surviving spouse and/or qualified dependents (as defined by the IRC 152 (a)) of a deceased employee upon the receipt and approval of the appropriate documentation.

Post Employment Health Plan cont'd.

Who administers the PEHP?

- The PEHP is administered by Nationwide Retirement Solutions (NRS). NRS can be contacted for additional information by calling 602-266-2733.

What are the benefits of a PEHP?

- The principal advantage of the PEHP to the employee, their spouse and their qualified dependent(s) is that the amount contributed to the plan by the employer, investment earnings of the contributions and the amounts distributed for the reimbursement of qualified medical expenses (as determined by IRC 213 (d)) are free from Federal and State income and FICA taxes.

Can the employee contribute to the PEHP?

- No. The employee may not contribute to the PEHP.

Post Employment Health Plan cont'd.

For what type of expenses can the PEHP pay?

- Employees may access their PEHP account upon retirement to pay for qualified medical expenses as defined by IRC 213 (d) for themselves, their spouse and their qualified dependent(s). Qualified dependents are those who you claim as your dependents for federal income tax purposes (e.g., spouse, child) in the year the qualifying expense is incurred. Only expenses incurred after the employee's retirement from Maricopa County qualify.
- Examples of qualified medical expenses include:
 - Medical co-pays or deductibles which are your responsibility and are not reimbursed by insurance;
 - Insurance premiums for coverage of medical and health care such as COBRA, Medicare Part B, Medicare supplemental insurance, and qualified long-term care;
 - Dental care, including routine dental check-ups and any coverage premiums;
 - Eye care, including examinations, glasses, contact lenses and any coverage premiums;
 - Hearing care, including examinations, hearing aids and any coverage premiums;
 - Routine physical examinations;
 - Prescription drugs;
 - Any other medical care item which is approved by the Administrator and which is consistent with the definition of "medical care" within the meaning of the IRC 213 (d) (1)

Post Employment Health Plan cont'd.

Is there a time limit for using the funds in the PEHP?

- No, there is no time limit for using the funds in the PEHP. However, if you (and your qualified dependents) incur qualifying medical care expenses eligible for reimbursement, which equal or exceed your account balance, you will effectively terminate participation in the PEHP when the account balance is depleted. Benefit payments are limited to the amounts in a participant's account.

What are the investment options?

- The employee may direct NRS to have contributions directed to the investment option of their choice. All deposits by Maricopa County will be made to the most conservative investment option in the group variable annuity product until the employee changes it. Changes to the allocations can be made by phone, Employee Application Form or via the Internet.
- Current investment options include:
 - *Asset Allocation/Gartmore Investor Destinations Series*
 - Aggressive Fund (Svc Class)
 - Moderately Aggressive Fund (Svc Class)
 - Moderate Fund (Svc Class)
 - Moderately Conservative Fund (Svc Class)
 - Conservative Fund (Svc Class)
 - *International*
 - JP Morgan International Equity Fund (select Shares)
 - Oppenheimer Global Fund (Class A)
 - *Small Cap*
 - Dreyfus Premier Small Cap Value Fund (Class R)
 - Fidelity Advisor Small Cap Fund (Class A)
 - Gartmore Small Cap Index Fund (Class A)

Post Employment Health Plan cont'd.

Are the funds subject to forfeiture?

- If you die, the funds in the PEHP are available for the use of your surviving spouse and/or qualified dependents (as defined by the IRC 152 (a)) to use for qualified health care expense. If you have no spouse or qualified dependents or the Administrator is unable to locate you within 36 months after attempting to do so, your account balance will be forfeited. Any amounts forfeited will be divided and reallocated in an equitable manner to the accounts of all the remaining members of the employee group who have a positive account balance.

Are there any fees that the employee is responsible to pay?

- Yes. There is a 0.50% asset fee.

What is the process to obtain the PEHP?

- Employee must meet the eligibility requirements.
- Department HR Liaison completes a termination PAF for the employee indicating retirement as the reason for separation.
- Upon processing the PAF, the Payroll Division of Workforce Management and Development notifies the Employee Benefits Division regarding the employee.
- Employee Benefits verifies eligibility for the PEHP.
- Employee Benefits obtains funding for the PEHP from the employee's department.
- Employee Benefits requests a payment of \$10,000 to be made to NRS on behalf of the employee.
- Employee Benefits provides NRS with employee information to set up the account.
- Employee may contact NRS prior to funding of the account to determine his/her investment options.
 - If employee has not contacted NRS to determine their investment options prior to NRS' receipt of the \$10,000, NRS will establish an account investing the \$10,000 in the most conservative investment.
- Employee gains access to the PEHP.
- Employee may change allocation of investment by contacting NRS.
- Employee, spouse and qualified dependent(s) may submit claims and itemized receipts up to the account balance for reimbursement or set up a payment schedule for recurring payments.
- Reimbursement of eligible expenses will be made to either the employee or deposited in their checking account.

Returning to work following retirement

What if I work less than 20 hours a week?

- If you are of normal retirement age (65 or 62 with at least 10 years of service) you may return to work the day after retirement and work less than 20 hours a week for any length of time and remain eligible to continue receiving pension benefits.

What if I work more than 20 hours a week?

- You may return to work the day after retirement and work 20 hours or more a week for 19 weeks in any fiscal year (including weeks prior to retirement) and continue to receive your pension benefit. After the 19th week, you must work less than 20 hours per week for the remainder of that fiscal year to remain eligible to continue receiving pension benefits.
- If you continue working 20 hours or more per week, you will resume active membership, the ASRS will suspend your pension benefit, and your employer will be required to withhold retirement contributions from your wages.

Returning to work following retirement cont'd.

What happens after 12 months of Retirement?

- If you are retired and terminated employment at least 12 months earlier (not meeting the conditions for ASRS active membership during that period), upon reaching normal retirement, you may return to work for any amount of time and continue to receive pension benefits. You must acknowledge the conditions of your work and notify the ASRS and your employer in writing of your intention to work and not have retirement contributions withheld from your wages and not accrue additional credited service or Long Term Disability benefits.
- At any time, you, as a rehired retiree, can suspend your retirement benefit and resume active member status. While you remain in active status, you will earn additional credited service and can re-retire with a higher benefit after working more than 20 weeks.

What if I return to work at a non-state retirement agency?

- You may choose to work for any non-state retirement agency for any amount of time for any amount of hours and it will not affect your retirement.

**For PSPRS retirees please contact PSPRS for additional information for return to work retirees.*

Who to contact

- **CIGNA Medical Plans – Group #3205496**
 - Customer Service - (800) 244-6224
 - 24-Hour Health Information Line - (800) 564-8982
 - HSA Banking Unit Customer Service Line - (866) 524-2483
 - www.mycigna.com
- **Walgreens Health Initiatives - Group #512229**
 - Member Services - (800) 207-2568
 - Prior Authorization - (877) 665-6609
 - Walgreens Mail Service Member Service - (888) 265-1953
 - Mail Service Refills - (800) 797-3345
 - Specialty Pharmacy - (888) 782-8443
 - Medication Therapy Management - (866) 352-5310
 - www.mywhi.com
- **Employers Dental Services - Group #11931-Plan #300R**
 - (602) 248-8912 or (800) 722-9772
 - www.mydentalplan.net
- **CIGNA Dental - Group # 2465354**
 - (888) 336-8258
 - www.mycigna.com
- **Delta Dental - Group # 4500**
 - (602) 938-3131 or (800) 352-6132
 - www.deltadentalaz.com

Who to contact cont'd.

- **Life Insurance**

- **The Standard - Policy #645547**
- (888) 414-0396
- www.standard.com/mybenefits/maricopa

- **Retirement**

- **Arizona State Retirement System - (602) 240-2000**
- (800) 621-3778
- www.azasrs.gov/web/index.do
- **Public Safety Retirement System - (602) 255-5575**
- www.psprs.com

- **Nationwide Retirement Solutions**

- **Deferred Compensation - (602) 266-2733**
- (800) 598-4457
- www.maricopadc.com

- **COBRA**

- **ADP COBRA**
- (800) 770-7981
- <https://www.benedirect.adp.com>

Who to contact cont'd.

- **Flexible Spending Accounts (Healthcare/Dependent Care/Limited Use)**
 - ADP FSA
 - (800) 654-6695
 - Claim & Substantiation Fax: (866) 392-4090
 - www.flexdirect.adp.com
- **Maricopa County Employee Benefits Division**
 - Chambers Building
301 South 4th Avenue, Suite B100
Phoenix, Arizona 85003-2145
 - (602) 506-1010
 - Fax: (602) 506-2354
 - TTY: (602) 506-1908
 - www.maricopa.gov/benefits
 - Email: BenefitsService@mail.maricopa.gov